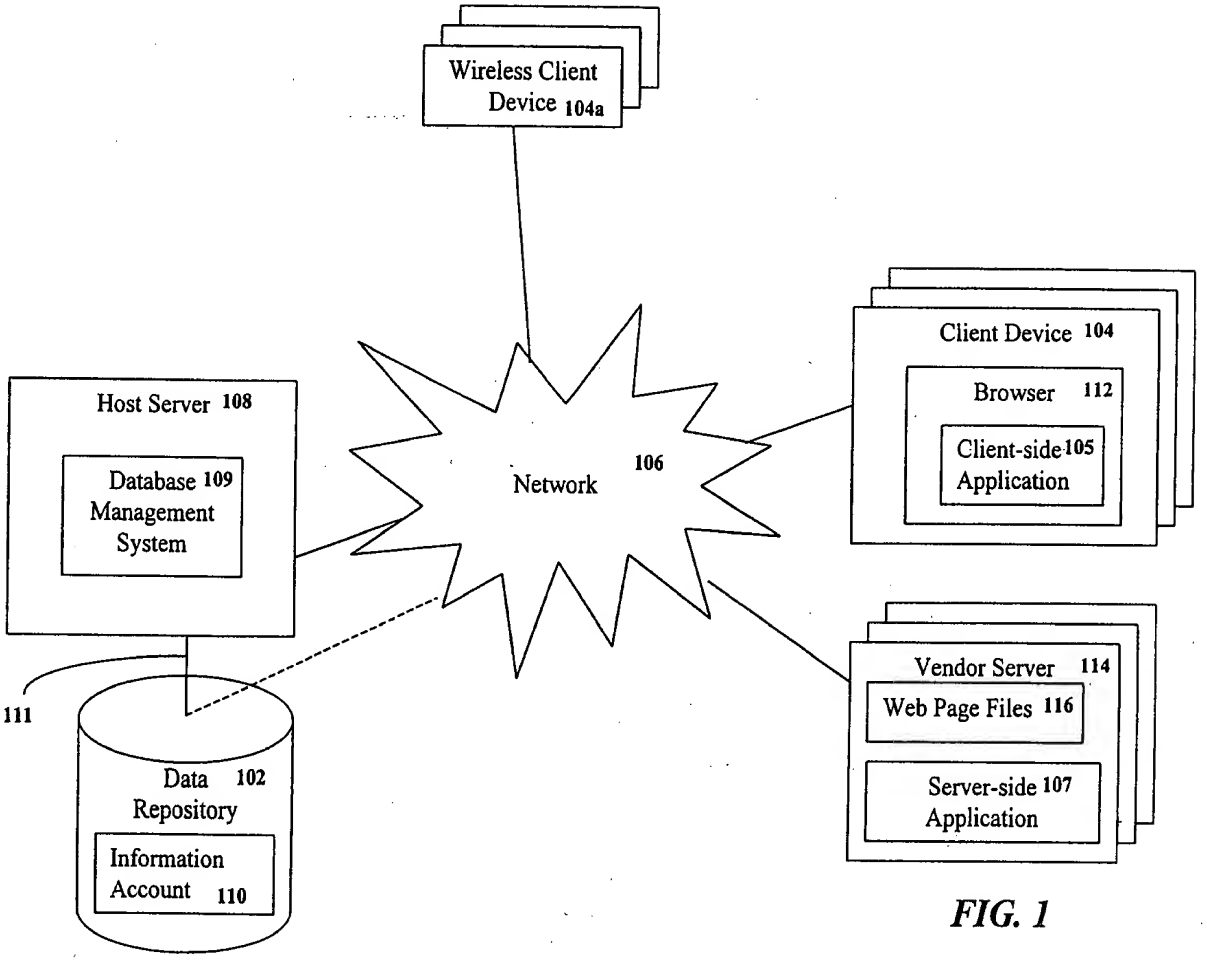
Wireless Client Device 104a
Host Server 108
Database 109 Management System
Network 106
Client Device 104
Browser 112
Client-side 105 Application
111
Data 102 Repository
Information Account 110
Vendor Server 114
Web Page Files 116
Server-side 107 Application

*FIG. 1*

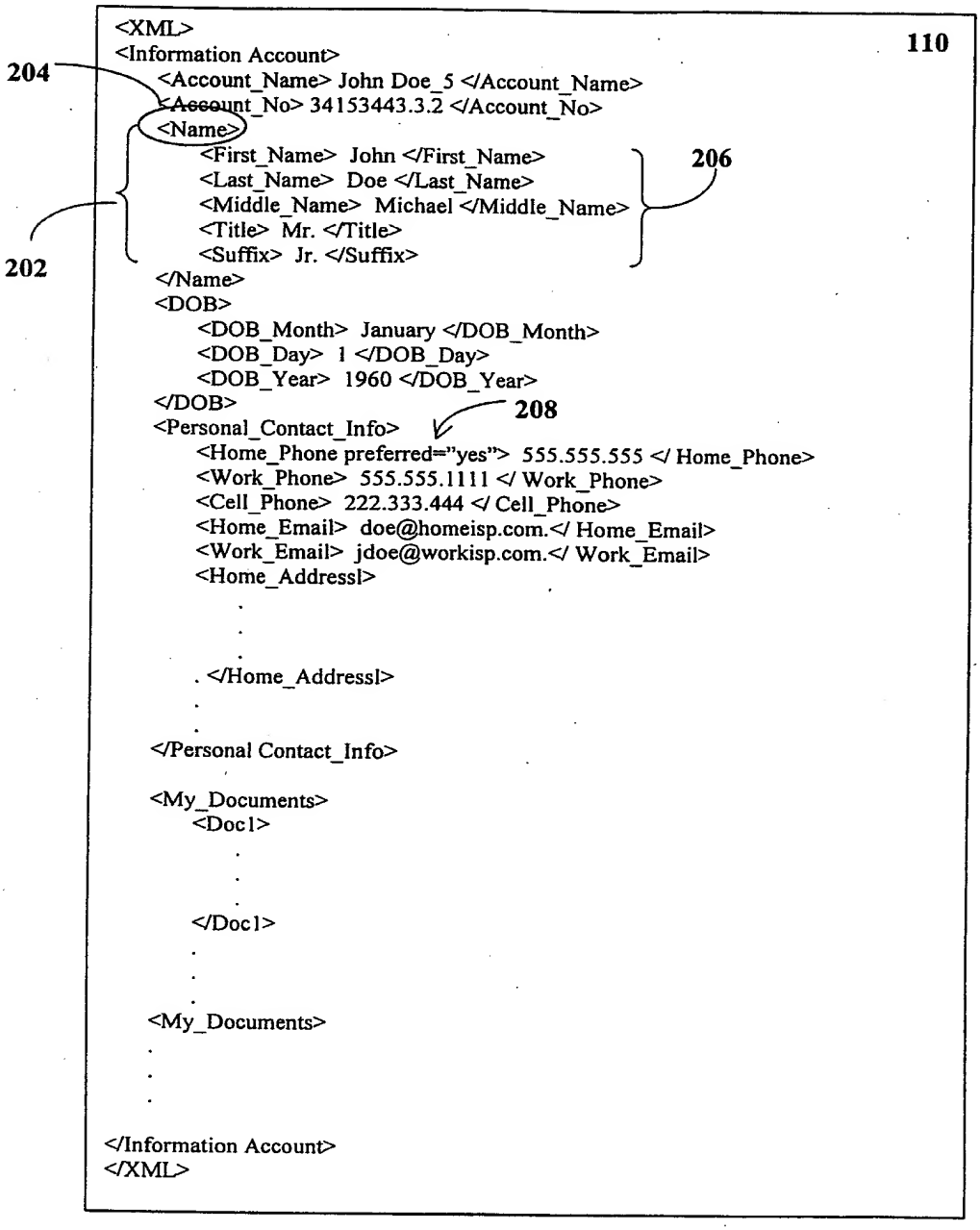
110
204
202
206
208
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Name>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
<Middle_Name> Michael </Middle_Name>
<Title> Mr. </Title>
<Suffix> Jr. </Suffix>
</Name>
<DOB>
<DOB_Month> January </DOB_Month>
<DOB_Day> 1 </DOB_Day>
<DOB_Year> 1960 </DOB_Year>
</DOB>
<Personal_Contact_Info>
<Home_Phone preferred="yes"> 555.555.555 </ Home_Phone>
<Work_Phone> 555.555.1111 </ Work_Phone>
<Cell_Phone> 222.333.444 </ Cell_Phone>
<Home_Email> doe@homeisp.com.</ Home_Email>
<Work_Email> jdoe@workisp.com.</ Work_Email>
<Home_Addressl>
. </Home_Addressl>
</Personal Contact_Info>
<My_Documents>
<Doc1>
</Doc1>
<My_Documents>
</Information Account>
</XML>

*FIG. 2*

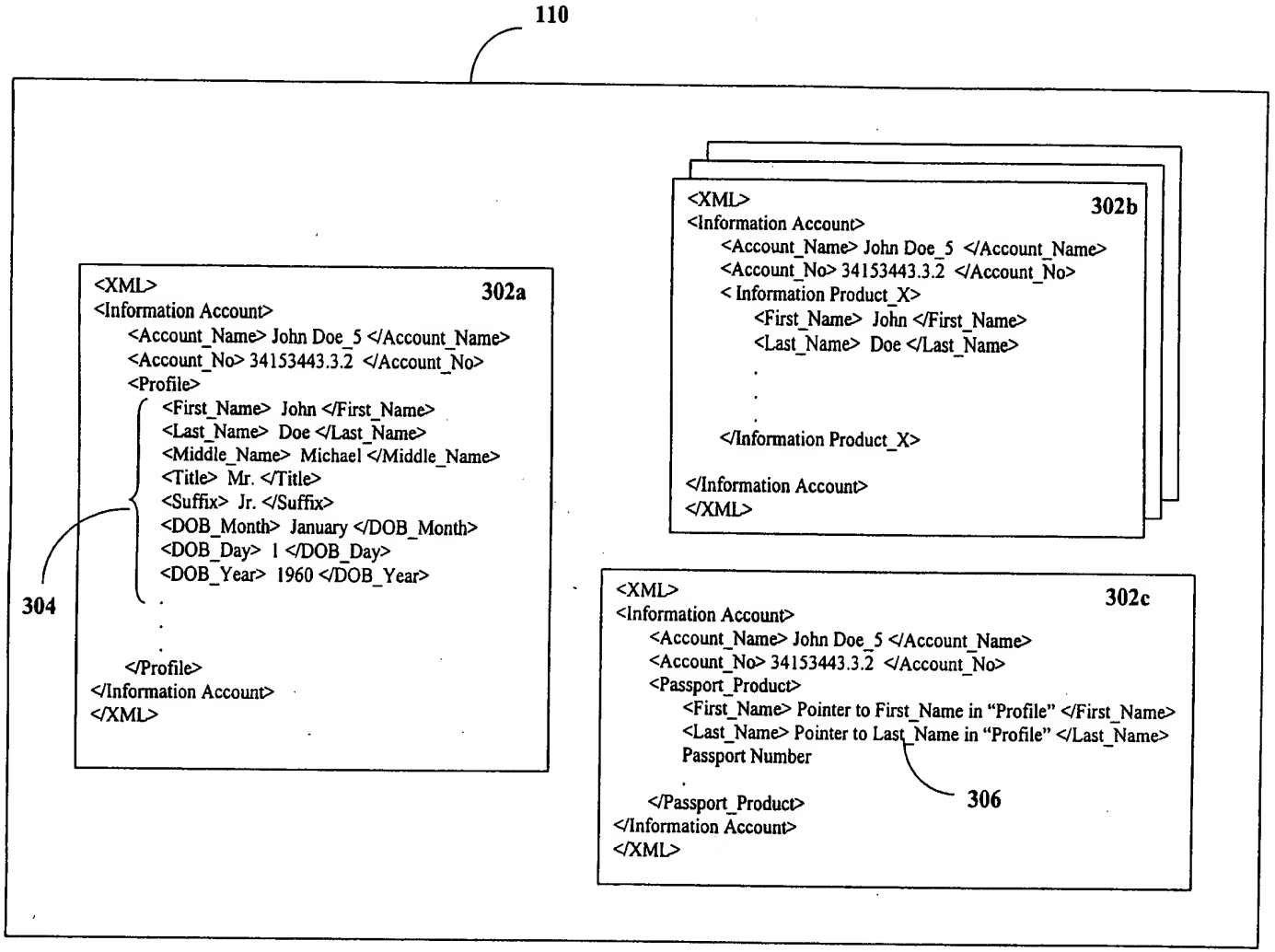
110
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Profile>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
<Middle_Name> Michael </Middle_Name>
<Title> Mr. </Title>
<Suffix> Jr. </Suffix>
<DOB_Month> January </DOB_Month>
<DOB_Day> 1 </DOB_Day>
<DOB_Year> 1960 </DOB_Year>
</Profile>
</Information Account>
</XML>
302a
304
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
< Information Product_X>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
</Information Product_X>
</Information Account>
</XML>
302b
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Passport_Product>
<First_Name> Pointer to First_Name in "Profile" </First_Name>
<Last_Name> Pointer to Last_Name in "Profile" </Last_Name>
Passport Number
</Passport_Product>
</Information Account>
</XML>
302c
306

*FIG. 3*

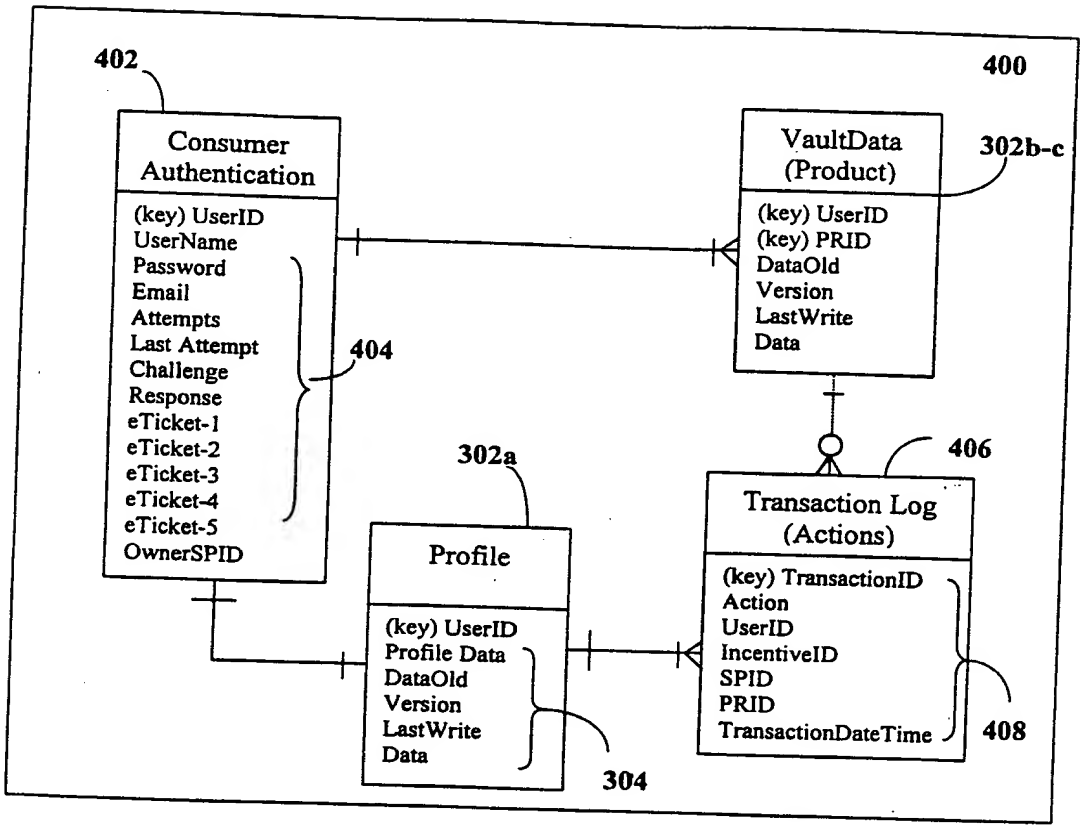
402
400
Consumer Authentication
(key) UserID
UserName
Password
Email
Attempts
Last Attempt
Challenge
Response
eTicket-1
eTicket-2
eTicket-3
eTicket-4
eTicket-5
OwnerSPID
404
VaultData (Product)
302b-c
(key) UserID
(key) PRID
DataOld
Version
LastWrite
Data
302a
Profile
(key) UserID
Profile Data
DataOld
Version
LastWrite
Data
304
406
Transaction Log (Actions)
(key) TransactionID
Action
UserID
IncentiveID
SPID
PRID
TransactionDateTime
408

*FIG. 4*

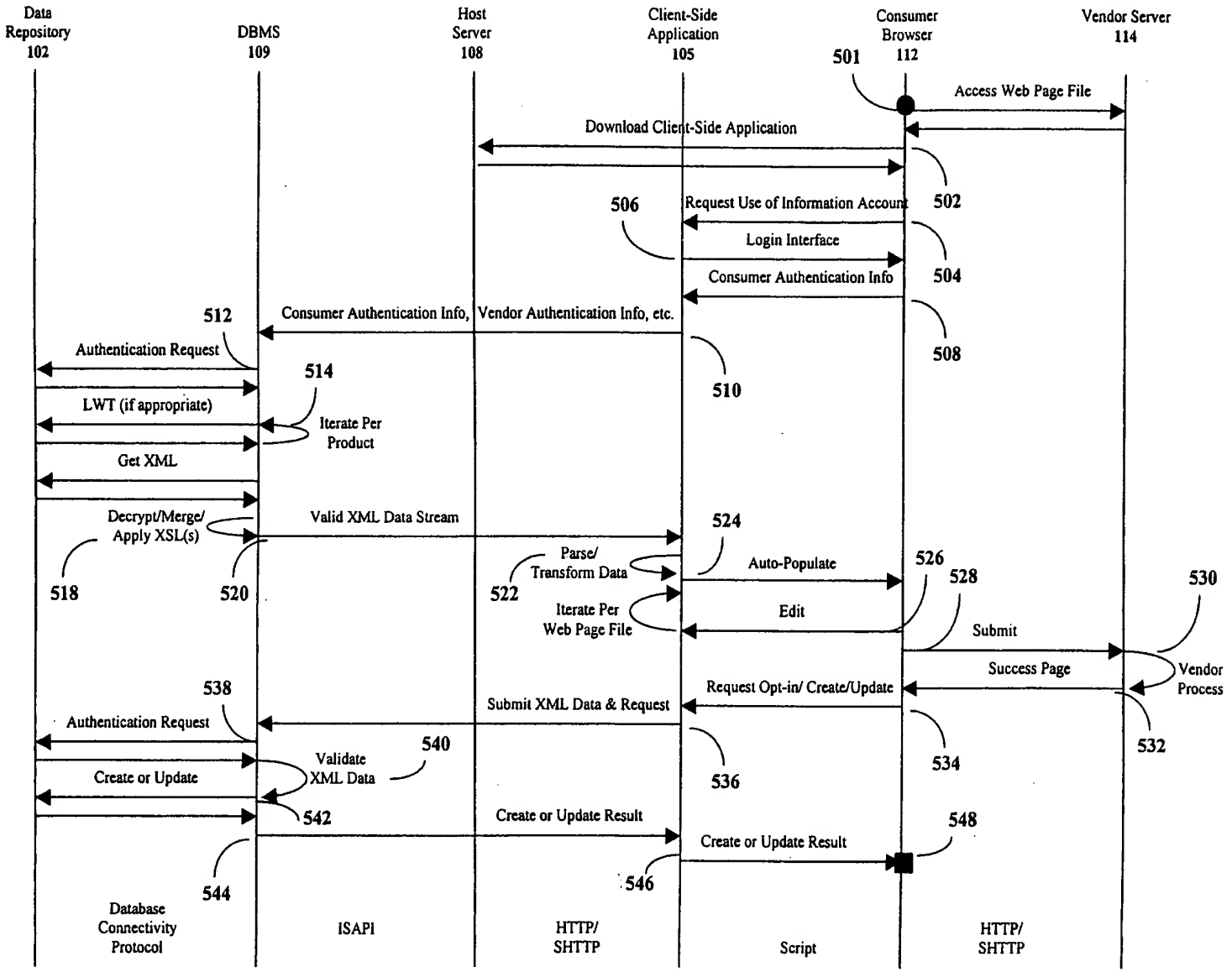
Data Repository 102
DBMS 109
Host Server 108
Client-Side Application 105
Consumer Browser 112
Vendor Server 114
501
Access Web Page File
Download Client-Side Application
502
506
Request Use of Information Account
Login Interface
504
Consumer Authentication Info
508
512
Consumer Authentication Info, Vendor Authentication Info, etc.
510
Authentication Request
514
LWT (if appropriate)
Iterate Per Product
Get XML
Decrypt/Merge/ Apply XSL(s)
Valid XML Data Stream
524
518
520
Parse/ Transform Data
522
Auto-Populate
526
528
530
Iterate Per Web Page File
Edit
Submit
Success Page
Vendor Process
538
Request Opt-in/ Create/Update
Submit XML Data & Request
Authentication Request
540
532
534
Validate XML Data
Create or Update
536
542
Create or Update Result
548
Create or Update Result
544
546
Database Connectivity Protocol
ISAPI
HTTP/ SHTTP
Script
HTTP/ SHTTP

*FIG. 5*

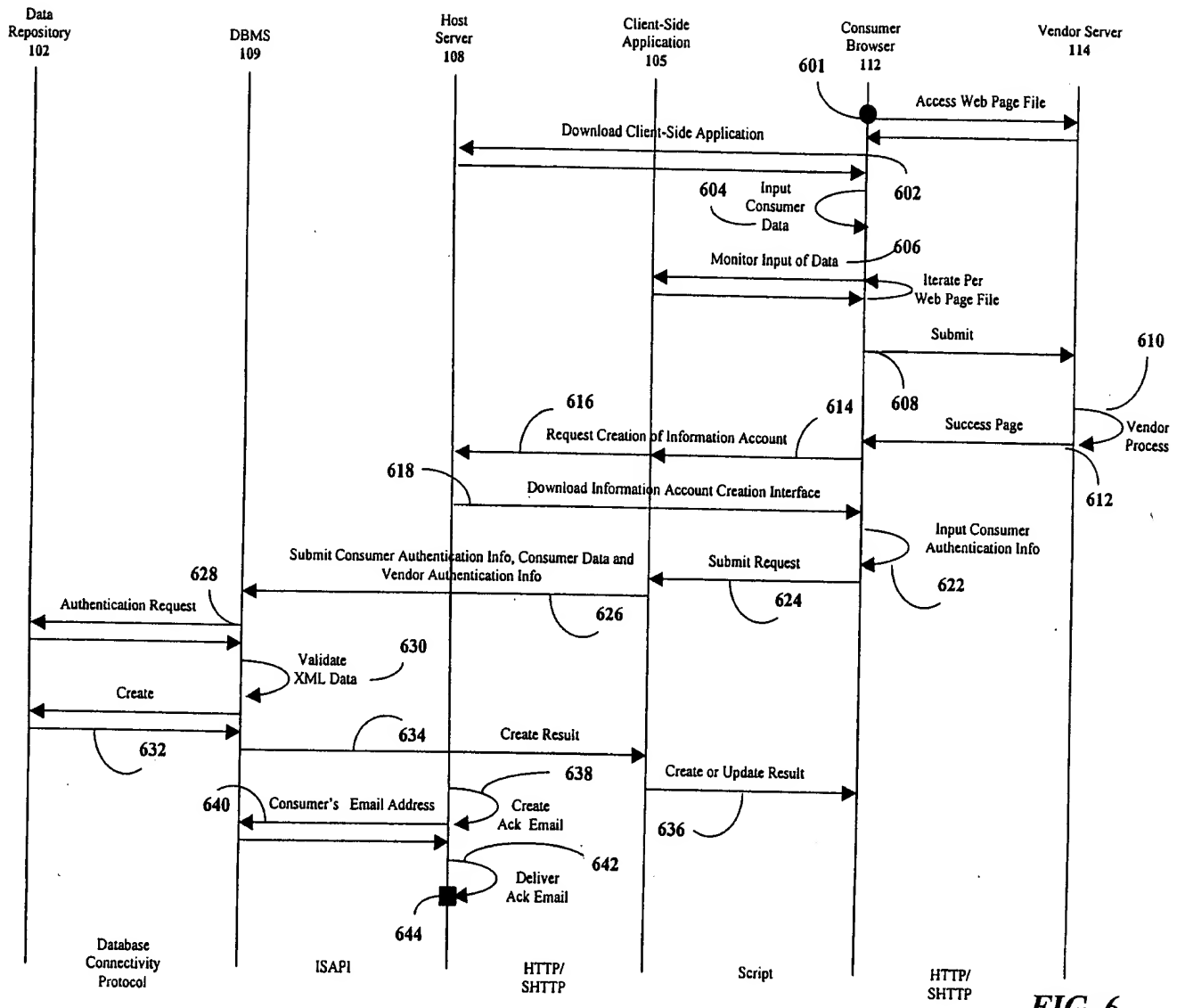
Data Repository 102
DBMS 109
Host Server 108
Client-Side Application 105
Consumer Browser 112
Vendor Server 114
601
Access Web Page File
Download Client-Side Application
602
604
Input Consumer Data
606
Monitor Input of Data
Iterate Per Web Page File
Submit
610
608
616
614
Request Creation of Information Account
Success Page
Vendor Process
618
612
Download Information Account Creation Interface
Input Consumer Authentication Info
Submit Consumer Authentication Info, Consumer Data and Vendor Authentication Info
Submit Request
628
622
Authentication Request
626
624
630
Validate XML Data
Create
634
Create Result
632
638
Create or Update Result
640
Consumer's Email Address
Create Ack Email
636
642
Deliver Ack Email
644
Database Connectivity Protocol
ISAPI
HTTP/ SHTTP
Script
HTTP/ SHTTP

*FIG. 6*

T09080" S822660

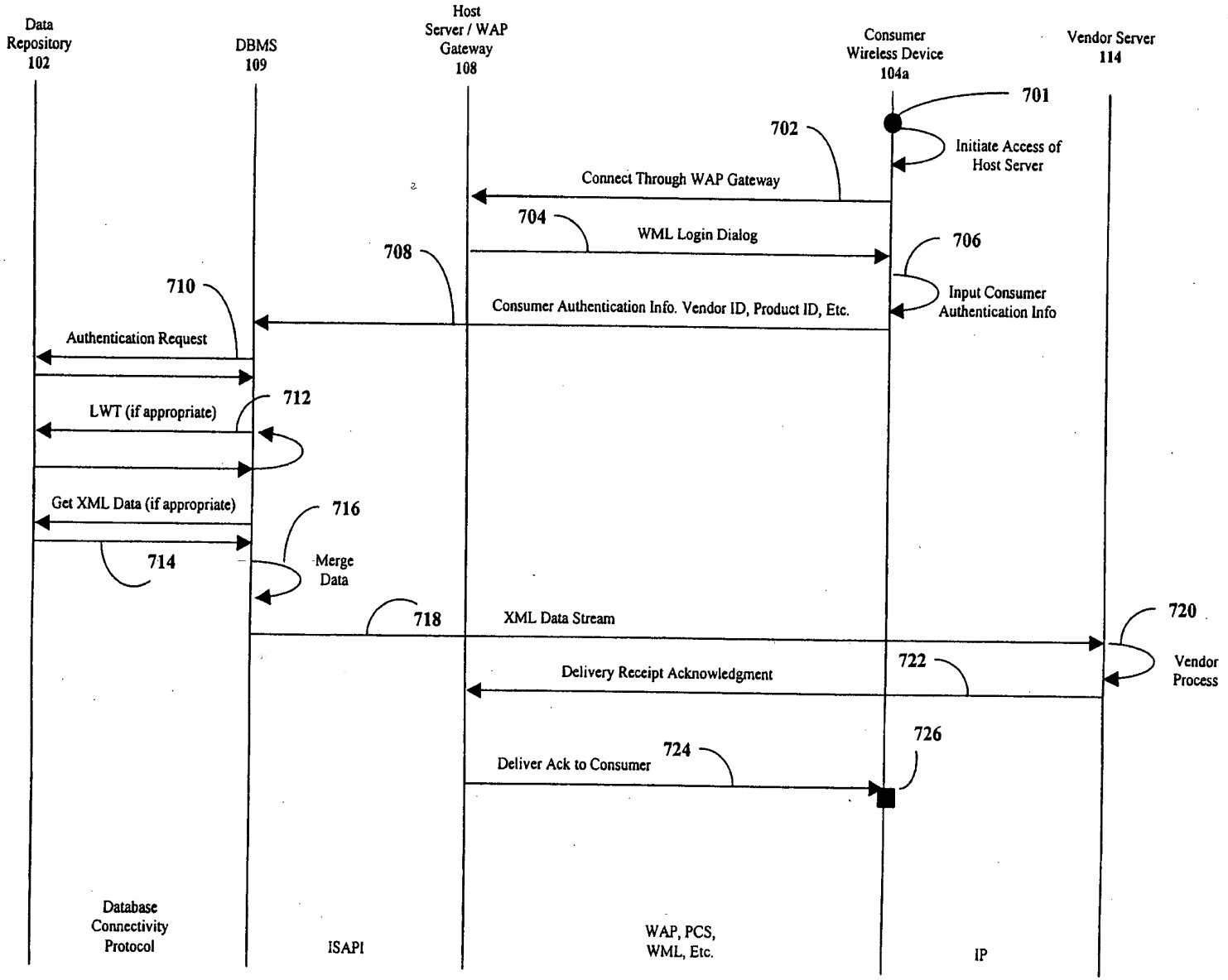


*FIG. 7*